

IN RE:

JOSEPH M. PANIGALL
SHEILA A. PANIGALL
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-24599

Chapter 13

Related to: Document No. 320

ENTERED BY DEFAULT

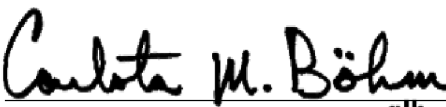
ORDER OF COURT

AND NOW, this 12th day of August, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

SIGNED
8/12/25 8:54 am
CLERK
U.S. BANKRUPTCY
COURT - WDP


Carlota M. Böhm
United States Bankruptcy Judge

In re:
Joseph M. Panigall
Sheila A. Panigall
Debtors

Case No. 18-24599-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 12, 2025

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039
cr	+ Santander Bank, N.A., c/o Thomas A. Capehart, 33 S. Seventh Street, Allentown, PA 18101-2436
14956165	+ Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956169	+ Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917
14956170	Ligonier Country Club, Rt 711 South, Country Club Road, Ligonier, PA 15658
14989766	Wilmington Savings Fund Society d/b/a/ Christiana, C/O Select Portfolio Servicing, P.O Box 6525, Salt Lake City, UT 84165-0250

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 13 2025 00:33:23	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 13 2025 00:55:59	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncnotifications@pheaa.org	Aug 13 2025 00:16:00	PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1444
14956141	+ Email/Text: bncnotifications@pheaa.org	Aug 13 2025 00:16:00	AES/PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
14956142	+ Email/Text: bncnotifications@pheaa.org	Aug 13 2025 00:16:00	Aes/pheaa, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14956144	+ Email/Text: ally@ebn.phinsolutions.com	Aug 13 2025 00:15:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14961393	Email/Text: ally@ebn.phinsolutions.com	Aug 13 2025 00:15:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14956143	+ Email/Text: ally@ebn.phinsolutions.com	Aug 13 2025 00:15:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14956145	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2025 00:30:33	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956146	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2025 00:31:38	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14969568	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2025 00:44:13	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14988848	Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Aug 13 2025 00:32:18	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14956148	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2025 00:31:37	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14956147	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2025 00:30:35	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
14978284	Email/PDF: bncnotices@becket-lee.com	Aug 13 2025 00:30:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15291681	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 13 2025 00:17:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
14956149	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2025 00:17:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14956150	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2025 00:17:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956151	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2025 00:17:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14956152	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2025 00:17:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14956154	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2025 00:17:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956153	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2025 00:17:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
14956157	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 13 2025 01:34:22	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14956156	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 13 2025 00:33:03	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14956161	Email/Text: SAABankruptcy@fcbanking.com	Aug 13 2025 00:16:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
14956158	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 13 2025 00:17:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14956160	+ Email/Text: SAABankruptcy@fcbanking.com	Aug 13 2025 00:16:00	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14956162	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 13 2025 00:33:04	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956163	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 13 2025 01:34:24	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956164	Email/Text: crdept@na.firstsource.com	Aug 13 2025 00:17:00	First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14956159	Email/Text: bnc-bluestem@quantum3group.com	Aug 13 2025 00:17:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14968549	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 13 2025 00:17:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14956167	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2025 00:56:04	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14956168	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 13 2025 00:44:13	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15160134	Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2025 00:31:59	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14966102	Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2025 00:31:52	LVNV Funding, LLC, Resurgent Capital Services,

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Case Number	Action	From	Date/Time	To
14956171	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2025 00:30:40	PO Box 10587, Greenville, SC 29603-0587	
14956173	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2025 00:31:56	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269	
14972583	Email/PDF: cbp@omf.com	Aug 13 2025 00:32:49	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251	
14956176	+ Email/PDF: cbp@omf.com	Aug 13 2025 00:32:59	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013	
14956175	+ Email/PDF: cbp@omf.com	Aug 13 2025 00:30:57	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010	
14971905	+ Email/Text: bncnotifications@pheaa.org	Aug 13 2025 00:16:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147	
14956179	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2025 00:32:02	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502	
14985934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2025 00:31:38	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541	
14957422	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2025 00:30:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
14956177	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2025 00:45:13	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202	
14956178	^ MEBN	Aug 13 2025 00:06:53	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760	
14976738	+ Email/Text: ebnpeoples@grblaw.com	Aug 13 2025 00:16:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828	
14956180	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2025 00:33:32	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021	
14967519	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 13 2025 00:17:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999	
14985616	Email/Text: bnc-quantum@quantum3group.com	Aug 13 2025 00:17:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788	
14985615	Email/Text: bnc-quantum@quantum3group.com	Aug 13 2025 00:17:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788	
14990591	+ Email/Text: bncmail@w-legal.com	Aug 13 2025 00:17:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132	
14956182	+ Email/Text: DeftBkr@santander.us	Aug 13 2025 00:17:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312	
14956181	+ Email/Text: DeftBkr@santander.us	Aug 13 2025 00:17:00	Santander Bank, N.A., 1130 Berkshire Boulevard, MC: PA-WYO-BKR2, Wyomissing, PA 19610-1242	
14989949	+ Email/Text: DeftBkr@santander.us	Aug 13 2025 00:17:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563	
14956184	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 13 2025 00:17:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250	
14956183	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 13 2025 00:17:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250	
14956186	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2025 00:44:29	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060	

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14956185	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 13 2025 00:33:25	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14983968	Email/PDF: ebn_ais@aisinfo.com	Aug 13 2025 00:32:27	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14956187	Email/Text: bankruptcy@firstenergycorp.com	Aug 13 2025 00:17:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14986301	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 13 2025 00:17:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14989768	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 13 2025 00:17:00	Wilminington Savings Fund, et. al, C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 64

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14956166	*+	Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956172	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956174	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14956155	##+	Consumer Capital Advocates, 3221 NW 10th Terrace, Suite 502, Fort Lauderdale, FL 33309-5942

TOTAL: 2 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2025 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com

Denise Carlon

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on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 dcarlon@kmlawgroup.com

Kellie Rahl-Heffner

on behalf of Creditor Santander Bank N.A. krahleffner@grossmcginley.com, jkacsur@grossmcginley.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Peter E. Meltzer

on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8